

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH DAKOTA**

In re: MCKILLIP, TAMMY BETH

§ Case No. 12-40404

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on June 06, 2012. The undersigned trustee was appointed on June 06, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 3,494.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>30.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>80.58</u>
Leaving a balance on hand of ¹	<u>\$ 3,383.42</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 12/14/2012 and the deadline for filing governmental claims was 12/14/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$853.36. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$853.36, for a total compensation of \$853.36². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$3.00, for total expenses of \$3.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/25/2013 By: /s/Lee Ann Pierce, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-40404

Trustee: (610070) Lee Ann Pierce, Trustee

Case Name: MCKILLIP, TAMMY BETH

Filed (f) or Converted (c): 06/06/12 (f)

§341(a) Meeting Date: 07/06/12

Period Ending: 04/25/13

Claims Bar Date: 12/14/12

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 HOMESTEAD COMMONLY DESCRIBED AS: 1204 THRESHER D	135,000.00	0.00		0.00	FA
2 BANK ACCOUNTS Per bank stmts. Exempted \$203.23	1,274.78	1,071.55		1,071.55	FA
3 HOUSEHOLD GOODS AND FURNISHINGS	1,345.00	0.00		0.00	FA
4 CLOTHING & JEWELRY	400.00	0.00		0.00	FA
5 FIREARMS AND HOBBY EQUIPMENT	70.00	0.00		0.00	FA
6 1997 PONTIAC BONNEVILLE	500.00	0.00		0.00	FA
7 2004 JEEP LIBERTY	3,700.00	0.00		0.00	FA
8 2007 PONTIAC G6 Secured. Equity per bank \$963.84. 1/2 interest. Exempted \$181.77	9,915.00	300.15		300.15	FA
9 EARNED WAGES (u) Per wage stmts	1,051.41	1,051.41		1,051.41	FA
10 ACCRUED VACATION (u) Per 341 minutes	0.00	0.00		0.00	FA
11 2012 FEDERAL TAX REFUND (u) Refund \$2294, 158/366 = \$990.31. Not exempt	990.31	990.31		1,070.89	FA
11 Assets Totals (Excluding unknown values)	\$154,246.50	\$3,413.42		\$3,494.00	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): August 31, 2013

Current Projected Date Of Final Report (TFR): April 25, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-40404
Case Name: MCKILLIP, TAMMY BETH

Trustee: Lee Ann Pierce, Trustee (610070)
Bank Name: The Bank of New York Mellon
Account: 9200-*****33-66 - Checking Account
Blanket Bond: \$13,150,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***3063
Period Ending: 04/25/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/20/12		Tammy McKillip	Acct #1; Payment #1, 2; Payment per Order. jh.		200.00		200.00
	{2}		Acct #1; Payment #1; 150.00 Payment per Order. jh.	1129-000			200.00
	{2}		Acct #1; Payment #2; 50.00 Payment per Order. jh.	1129-000			200.00
11/01/12		Tammy McKillip	Acct #1; Payment #2, 3; Payment per Order. rcl		200.00		400.00
	{2}		Acct #1; Payment #2; 100.00 Payment per Order. rcl	1129-000			400.00
	{2}		Acct #1; Payment #3; 100.00 Payment per Order. rcl	1129-000			400.00
12/03/12		Tammy McKillip	Acct #1; Payment #3, 4; Payment per Order. jh.		200.00		600.00
	{2}		Acct #1; Payment #3; 50.00 Payment per Order. jh.	1129-000			600.00
	{2}		Acct #1; Payment #4; 150.00 Payment per Order. jh.	1129-000			600.00
01/07/13		Tammy McKillip	Acct #1; Payment #5, 6; Payment per Order. jh.		200.00		800.00
	{2}		Acct #1; Payment #5; 150.00 Payment per Order. jh.	1129-000			800.00
	{2}		Acct #1; Payment #6; 50.00 Payment per Order. jh.	1129-000			800.00
01/17/13		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001061007088 20130117	9999-000		800.00	0.00

ACCOUNT TOTALS	800.00	800.00	\$0.00
Less: Bank Transfers	0.00	800.00	
Subtotal	800.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$800.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-40404
Case Name: MCKILLIP, TAMMY BETH

Trustee: Lee Ann Pierce, Trustee (610070)
Bank Name: Rabobank, N.A.
Account: ****429766 - Checking Account
Blanket Bond: \$13,150,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***3063
Period Ending: 04/25/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/18/13		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	800.00		800.00
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	790.00
02/04/13		Tammy McKillip	Acct #1; Payment #6, 7; Payment per Order. jh.		200.00		990.00
	{2}		Acct #1; Payment #6; 100.00 Payment per Order. jh.	1129-000			990.00
	{2}		Acct #1; Payment #7; 100.00 Payment per Order. jh.	1129-000			990.00
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	980.00
03/01/13		Tammy McKillip	Payment per Order. jh.		200.00		1,180.00
	{2}		Acct #1; Payment #7 50.00	1129-000			1,180.00
	{2}		Acct #1; Payment #8 21.55	1129-000			1,180.00
	{8}		Acct #2; Payment #1 128.45	1129-000			1,180.00
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,170.00
04/08/13		U.S. Treasury	2012 Federal Income Tax refund.		2,294.00		3,464.00
	{8}		Acct #2; Payment #2 150.00	1129-000			3,464.00
	{8}		Acct #2; Payment #3 21.70	1129-000			3,464.00
	{9}		Acct #3; Payment #1 128.30	1229-000			3,464.00
	{9}		Acct #3; Payment #2 150.00	1229-000			3,464.00
	{9}		Acct #3; Payment #3 150.00	1229-000			3,464.00
	{9}		Acct #3; Payment #4 150.00	1229-000			3,464.00
	{9}		Acct #3; Payment #5 150.00	1229-000			3,464.00
	{9}		Acct #3; Payment #6 150.00	1229-000			3,464.00
	{9}		Acct #3; Payment #7 150.00	1229-000			3,464.00
	{9}		Acct #3; Payment #8 23.11	1229-000			3,464.00
	{11}		2012 Federal Income Tax Refund. 1,070.89	1224-000			3,464.00
04/10/13	10101	Tammy McKillip	Non-estate funds due Debtor.	8200-002		80.58	3,383.42

ACCOUNT TOTALS	3,494.00	110.58	\$3,383.42
Less: Bank Transfers	800.00	0.00	
Subtotal	2,694.00	110.58	
Less: Payments to Debtors		80.58	
NET Receipts / Disbursements	\$2,694.00	\$30.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-40404
Case Name: MCKILLIP, TAMMY BETH

Trustee: Lee Ann Pierce, Trustee (610070)

Bank Name: Rabobank, N.A.

Account: ****429766 - Checking Account

Blanket Bond: \$13,150,000.00 (per case limit)

Separate Bond: N/A

Taxpayer ID #: **-***3063

Period Ending: 04/25/13

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # 9200-*****33-66	800.00	0.00	0.00
Checking # ****429766	2,694.00	30.00	3,383.42
	\$3,494.00	\$30.00	\$3,383.42

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Claims Distribution Register

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Case: 12-40404 MCKILLIP, TAMMY BETH

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
NOTFILED	06/06/12	100	Bank Of America P.O. Box 5170 Simi Valley, CA 93062-5170 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> ----- Schedule D Owner Type: Schedule D Description: First mortgage in homestead VALUE \$ 135,000.00	0.00	0.00	0.00	0.00	0.00
NOTFILED	06/06/12	100	First Premier Bank P.O. Box 1348 Sioux Falls, SD 57101-1348 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> ----- Schedule D Owner Type: Schedule D Description: Co-signed loan for daughter on a 2007 Pontiac G6 VALUE \$ 9,915.00	0.00	0.00	0.00	0.00	0.00
Total for Priority 100: 0% Paid				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total for Secured Claims:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Admin Ch. 7 Claims:								
06/06/12	200		Lee Ann Pierce, Trustee P.O. Box 524 Brookings, SD 57006 <2200-00 Trustee Expenses>	3.00	3.00	0.00	3.00	3.00
06/06/12	200		Lee Ann Pierce, Trustee P.O. Box 524 Brookings, SD 57006 <2100-00 Trustee Compensation>	853.36	853.36	0.00	853.36	853.36
06/06/12	200		Fite, Pierce & Ronning Law Office 316 Fourth ST PO Box 524 Brookings, SD 57006 <3110-00 Attorney for Trustee Fees (Trustee Firm)>	275.60	275.60	0.00	275.60	275.60
06/06/12	200		Fite, Pierce & Ronning Law Office 316 Fourth ST PO Box 524 Brookings, SD 57006 <3120-00 Attorney for Trustee Expenses (Trustee Firm)>	6.00	6.00	0.00	6.00	6.00
Total for Priority 200: 100% Paid				\$1,137.96	\$1,137.96	\$0.00	\$1,137.96	\$1,137.96
Total for Admin Ch. 7 Claims:				\$1,137.96	\$1,137.96	\$0.00	\$1,137.96	\$1,137.96

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Claims Distribution Register

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Case: 12-40404 MCKILLIP, TAMMY BETH

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Unsecured Claims:								
1	09/24/12	610	FIA CARD SERVICES, N.A. PO Box 15102 Wilmington, DE 19886-5102 <7100-00 General Unsecured § 726(a)(2)> 4161 Piedmont Parkway NC4 105 03 14 Greensboro, NC 27410 History: Details1-109/24/2012Claim #1 filed by FIA CARD SERVICES, N.A., Amount claimed: \$7801.81 (Toliver, Janell) * * *	7,801.81	7,801.81	0.00	7,801.81	2,010.63
2	11/14/12	610	eCAST Settlement Corporation PO Box 7247 Philadelphia, PA 19170-6971 <7100-00 General Unsecured § 726(a)(2)> c/o Bass & Associates, P.C. 3936 E Ft. Lowell, Suite 200 Tucson, AZ 85712 History: Details2-111/14/2012Claim #2 filed by Capital One, N.A., Amount claimed: \$288.50 (Ryan, Courtney) 2704/20/2013Transfer or Assignment of Claim Transfer Agreement 3001 (e) 2 Transferor: Capital One, N.A. (Claim No. 2) To eCAST Settlement Corporation - Assignor declines or waives right to object or receive further notice filed by eCAST Settlement Corpor ation. (Watkins, Jaime L.) * * *	288.50	288.50	0.00	288.50	74.35
3	11/30/12	610	Capital One NA c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)> c/o Becket and Lee LLP POB 3001 Malvern, PA 193550701 History: Details3-111/30/2012Claim #3 filed by Capital One NA, Amount claimed: \$622.69 (Lee, Thomas) * * *	622.69	622.69	0.00	622.69	160.48
NOTFILED	06/06/12	610	Citibank P.O. Box 6497 Sioux Falls, SD 57117 <7100-00 General Unsecured § 726(a)(2)> Schedule F Owner Type: Schedule F Description: Credit card charges	0.00	0.00	0.00	0.00	0.00

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Claims Distribution Register

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Case: 12-40404 MCKILLIP, TAMMY BETH

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
NOTFILED	06/06/12	610	Federal Loan Servicing P.O. Box 69184 Harrisburg, PA 17106-9184 <7100-00 General Unsecured § 726(a)(2)> ----- Schedule F Owner Type: Schedule F Description: Student loan for daughter	0.00	0.00	0.00	0.00	0.00
NOTFILED	06/06/12	610	Firstmark Services P.O. Box 82522 Lincoln, NE 68501-2522 <7100-00 General Unsecured § 726(a)(2)> ----- Schedule F Owner Type: Schedule F Description: Student loan for daughter	0.00	0.00	0.00	0.00	0.00
NOTFILED	06/06/12	610	Maurices Customer Service P.O. Box 182273 Columbus, OH 43218-2273 <7100-00 General Unsecured § 726(a)(2)> ----- Schedule F Owner Type: Schedule F Description: Credit card charges	0.00	0.00	0.00	0.00	0.00
Total for Priority 610: 25.77138% Paid				\$8,713.00	\$8,713.00	\$0.00	\$8,713.00	\$2,245.46
Total for Unsecured Claims:				\$8,713.00	\$8,713.00	\$0.00	\$8,713.00	\$2,245.46
Total for Case :				\$9,850.96	\$9,850.96	\$0.00	\$9,850.96	\$3,383.42

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-40404

Case Name: MCKILLIP, TAMMY BETH

Trustee Name: Lee Ann Pierce, Trustee

Balance on hand: \$ 3,383.42

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 3,383.42

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Lee Ann Pierce, Trustee	853.36	0.00	853.36
Trustee, Expenses - Lee Ann Pierce, Trustee	3.00	0.00	3.00
Attorney for Trustee, Fees - Fite, Pierce & Ronning Law Office	275.60	0.00	275.60
Attorney for Trustee, Expenses - Fite, Pierce & Ronning Law Office	6.00	0.00	6.00

Total to be paid for chapter 7 administration expenses: \$ 1,137.96Remaining balance: \$ 2,245.46

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 2,245.46

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,245.46

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 8,713.00 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 25.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	FIA CARD SERVICES, N.A.	7,801.81	0.00	2,010.63
2	eCAST Settlement Corporation	288.50	0.00	74.35
3	Capital One NA	622.69	0.00	160.48

Total to be paid for timely general unsecured claims: \$ 2,245.46

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00